

# LOAN AGREEMENT, PROMISSORY NOTE AND SECURITY AGREEMENT

Borrower (name, address, city, telephone): [REDACTED] ( ) -	Co-Borrower (name, address, city, telephone):
CSO Store Location for Payments: TitleMax of Texas, Inc. d/b/a TitleMax 501 N. INTERSTATE EAST DENTON, TX 76205	Agreement Number: [REDACTED] Date of Agreement: 3/30/2013
	Motor Vehicle: Make: [REDACTED] Model: [REDACTED] Year: [REDACTED] VIN: [REDACTED] License: [REDACTED] Color: [REDACTED]

## TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
\$ 181.5514 %	\$ 292.36	\$ 1,959.25	\$ 2,251.61

**Payment Schedule:** One payment in the amount of \$ 2,251.61 (the "Payment Amount") due on 4/29/2013 (the "Payment Date").

**Security Interest:** Your loan is secured by a letter of credit issued by CSO and a lien on your motor vehicle identified above (the "Motor Vehicle").

**Filing Fees:** \$ N/A

**Prepayment:** If you pay off early, you will not have to pay a penalty, and may be entitled to a refund of part of the finance charge.

**Late charge:** If you fail to pay all amounts due hereunder within ten days after the Payment Date, you will be charged 5% of the late payment amount or \$7.50, whichever amount is greater.

**See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, prepayment refunds and penalties.**

### Itemization of the Amount Financed:

Amount given to you directly:	\$N/A
Amount paid on account number 15401938:	\$ 1,959.25
Amount paid to Department of Motor Vehicles as filing fees on your behalf:	\$N/A
Amount paid on your behalf to N/A:	\$N/A
Plus Amount paid to TitleMax of Texas, Inc. as CSO fee on your behalf (Prepaid Finance Charge):	\$ 274.10
Equals Principal amount of your loan:	\$ 2,233.35
Less Prepaid Finance Charge:	\$ 274.10
Equals Amount Financed:	\$ 1,959.25

In this Loan Agreement, Promissory Note and Security Agreement (this "Loan Agreement"), we, our, us, and Lender means NCP Finance Limited Partnership, with a mailing address of 205 Sugar Camp Circle, Dept 2, Dayton, OH 45409. Credit Services Organization ("CSO") means TitleMax of Texas, Inc., a credit services organization licensed by the Texas Office of Consumer Credit Commissioner as a credit access business, whose address is 15 Bull Street, Suite 200, Savannah, GA 31401. The name and address of the Office of Consumer Credit Commissioner and the telephone number of the office's consumer helpline: Office of Consumer Credit Commissioner (OCCC); 2601 N. Lamar Blvd., Austin, Texas 78705; Toll-free Consumer Helpline: 800.538.1579.

You and your mean the borrower and any co-borrower under this Loan Agreement. *Credit Services Agreement* means the Credit Services Agreement and Security Agreement you have entered into with CSO. *Loan* means the loan from Lender to you under this Loan Agreement.

You promise to pay us or to our order the principal amount of \$2,233.35, plus interest at the rate of 9.95% per annum until paid in full. Payment is due on the Payment Date shown above by cash, cashier's check, debit card, money order or other method acceptable by CSO in care of the CSO location at which you arranged this Loan. We do not accept personal checks. Payments you make to us on this Loan in care of CSO are binding upon us.

**Interest Calculation:** Interest accrues on the outstanding principal balance of this Loan on a daily basis until all amounts